



THE BUSINESS RESOURCE CENTER

Save Time and Money with Free and Discounted Resources

As a policyholder through USLI, you have access to many free and discounted services that will assist you in operating and growing your business through the Business Resource Center (BRC). Consider the following services and associated cost savings when deciding where to place your insurance!

Free

HR Consultation Helpline and Library by PeopleSystems

Speak to a HR expert for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hour regulations and more.

Call 1-877-655-3566. Representatives are available from 8 a.m. to 7:30 p.m. ET. Please have your USLI policy number available for easy registration.

Data Breach Prevention and Response Resources by eRiskHub®

Better understand your exposure to a data breach and the importance of a response plan. Gain access to training videos, risk assessment, and a data breach calculator.

Loss Control Resources on Property Safety, Disaster Preparedness and Recovery

Access a library of articles, checklists and videos for guidance on how to mitigate property-related risks. Along with tips for preparing for natural disasters and severe weather.

Discounted

Background Checks and Screenings by Background Info USA

Packages include security number validation, address tracing, multi-court criminal database, sex offender and OFAC security searches, and more.

Receive your *first employment/volunteer background check package for free*. Additional screenings start at \$10, excluding court and/or state fees.

- 10-panel Drug Screening - \$36
- Tenant Screening - \$20
- Motor Vehicle Report (MVR) - \$5 + state fees
- Credit Report - \$10

HR and Payroll Management System by Primepoint

Integrated and customizable solution that saves time and provides business intelligence to manage your business more effectively. Receive 10-25% off.

Employee Workplace Assessment by Talogy

The Caliper Profile is an in-depth assessment to help employers make informed hiring decisions based on objective information. Receive the test and consultation with a representative for \$265.

State-specific Compliance Training by Traliant

Immersive learning experiences on topics like sexual harassment and prevention, workplace safety, HR, diversity and inclusion. Receive 10% off.

Stationery, Signage and Promotional Items by ANRO and Conlins Printing

Work directly with the vendor who will guide you through the process of ordering business cards, envelopes, letterhead, banners, lawn signs, table throws, posters and more. Receive 15-30% off.

Additional Online Certifications

- Alcohol Safety by LiquorTraining.com - \$11 per server
- Food Handlers and Managers by StateFoodSafety - 10% off
- CPR and First Aid by Protraining - 10% off



Use your policyholder benefits to their fullest.
Visit bizresourcecenter.com to get started.



24/7 CLAIM REPORTING

In our continuing effort to provide you with excellent claim service, you may now report a claim and get claim assistance 24 hours a day/7 days a week.

For claim reporting, call toll free 1-888-875-5231 or visit USLI.COM and select the “report a claim” option.

For emergency claims requiring immediate assistance, please use the toll free option. Your call will be referred to a claims professional who will respond within an hour of your call with direction and assistance.

Thank you for placing your trust in our company. We pledge to work hard every day to earn and maintain that trust.



USLI.COM
888-523-5545



Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, <https://www.usli.com/privacy-policy/>.



Note About Loss Control

Dear Valued Policyholder,

Slips, trips and falls are among the most frequent causes of loss. What might surprise you is that, many times, they result in claims and judgments in the hundreds of thousands of dollars, which ultimately impact your insurance premium. In most instances, these claims can be lessened or prevented entirely simply by addressing the most common causes of such losses listed below.

Most Common Causes

- ▶ Spills, wet or icy walking surfaces
- ▶ Uneven or worn floors/carpets/steps/sidewalks
- ▶ Inadequate or poorly maintained lighting
- ▶ Obstructed views
- ▶ Poor housekeeping - Excess clutter/trash in walkways or near open flames or hot surfaces

We encourage you to please take the time to periodically inspect your premises to see if any of these conditions exist and work to eliminate them where possible. Your efforts may save you money on future insurance premiums and, quite possibly, save your business.

Thank you for choosing and trusting us to help protect your business!

*"An ounce of prevention is worth a pound of cure."
-Benjamin Franklin*

Regards,

A handwritten signature in black ink that reads 'Thomas P. Nerney'. The signature is written in a cursive, flowing style.

Thomas P. Nerney
Chairman, President and CEO

FREE PRIVACY BREACH RISK MANAGEMENT RESOURCES



WILL YOU BE PREPARED WHEN A PRIVACY BREACH OCCURS?

Every year, thousands of privacy breaches are reported, exposing millions of people's personal information. The eRiskHub® portal, powered by NetDiligence®, is an effective way to combat privacy breaches and other types of cyber losses.

With your USLI policy, you will receive instructions on how to access and begin using the eRiskHub® portal—a benefit that is valued in excess of \$1,200 a year!

eRiskHub® an all-in-one resource for becoming educated about and prepared for a privacy breach. This free service is available to USLI policyholders.

Using proprietary tools anchored in proven risk management principals, NetDiligence® provides a full range of enterprise-level information security, e-risk insurability and regulatory compliance assessment and testing services. NetDiligence® supports and is endorsed by some of the world's largest network liability insurance underwriters.

HOW TO START USING THIS FREE OFFERING:

- ▶ Go to eriskhub.com/usli
- ▶ Select "**Register Now**" to set up a free account
- ▶ Create your own username and password; your access code is **08451**

KEY FEATURES OF THE ERISKHUB® PORTAL



Data breach calculators: Learn how to estimate the cost of a breach, notifications and business interruption.



Learning center: Explore best practices articles, white papers and webinars from leading technical and legal experts. Highlighted topics include PCI compliance and social engineering.



Security training: Watch videos to learn about best practices in security and privacy awareness, or download a training guide.



Risk manager tools: Discover how your cybersecurity measures up to industry best-practices with a self-assessment, and find other resources to assist you with cyber risk management such as sample privacy policies.



Ransomware resources: Listen to experts discuss challenges and best practices to prevent ransomware attacks, and browse our site to discover the impact of an attack based on hundreds of real incidents.



Consultation: Our Breach Coach, HIPPA Coach and Security Coach are available to assist you.



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**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

**DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE
RENEWALS**

Policy No.: **NPP1644010A**

Dear Policyholder,

Terrorism Insurance Coverage is not included with this policy because you elected not to purchase this coverage on your expiring policy.

If you wish to purchase Terrorism Insurance Coverage on this policy, you must complete the attached form and return it to your local Retail Agent no later than **05/01/2026**.

Upon receipt of your completed form, we will endorse your policy to include Terrorism Insurance Coverage for the additional cost noted on the attached form.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section, 102 (1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
	I elect to purchase coverage for certified acts of Terrorism for a premium of \$100 _____.

On File with the Company

Applicant Name (Print)

VINTNERS FARM HOMEOWNERS ASSOCIATION

Named Insured

Authorized Signature

Date

NPP1644010

Renewal of Number

*** RENEWAL CERTIFICATE ***

Direct Bill Policy

POLICY DECLARATIONS

United States Liability Insurance Company

1190 Devon Park Drive, Wayne, Pennsylvania 19087

No. NPP1644010A

A Member Company of United States Liability Insurance Group

NAMED INSURED AND ADDRESS:

VINTNERS FARM HOMEOWNERS ASSOCIATION

PO BOX 32

FRUITA, CO 81521

POLICY PERIOD: (MO. DAY YR.) From: 04/01/2026 To: 04/01/2027

12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

FORM OF BUSINESS: Association

BUSINESS DESCRIPTION: Community Association

IN CONSIDERATION OF THE RENEWAL PREMIUM STATED BELOW, EXPIRING POLICY NUMBER NPP1644010 IS RENEWED FOR THE POLICY PERIOD STATED ABOVE. PLEASE ATTACH THIS RENEWAL CERTIFICATE TO YOUR EXPIRING POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Commercial Liability Coverage Part	\$1,082.00
Commercial Property Coverage Part	\$304.00
Directors And Officers Liability Coverage Part	\$1,092.00

TOTAL: \$2,478.00


Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue

See Endorsement EOD (1/95)

Agent: AMERICAN FAMILY BROKERAGE, INC. (2420)
6000 American Pkwy
Madison, WI 53783

Issued: 03/06/2026 9:21 AM

Broker: American Family Insurance Brad Dempsey agency

By: 
Authorized Representative

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

EXTENSION OF DECLARATIONS

Policy No. NPP1644010A

Effective Date: 04/01/2026

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

FORMS AND ENDORSEMENTS

The following forms apply to multiple coverage parts

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
IL0017	11/98	Common Policy Conditions
IL0021	09/08	Nuclear Energy Liability Exclusion Endorsement
IL0169	09/07	Colorado Changes - Concealment, Misrepresentation Or Fraud
IL0228	09/07	Colorado Changes - Cancellation And Nonrenewal
IL0935	07/02	Exclusion Of Certain Computer-Related Losses
Jacket	07/19	Policy Jacket
L-526	01/15	Absolute War Or Terrorism Exclusion
L-610	11/04	Expanded Definition Of Bodily Injury
LLQ100	07/06	Amendatory Endorsement
LLQ368	08/10	Separation Of Insureds Clarification Endorsement
P 246	01/15	Exclusion of War, Military Action and Terrorism

The following forms apply to the Commercial Liability coverage part

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
CG 21 06	12/23	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFORMATION
CG0001	12/07	Commercial General Liability Coverage Form
CG0068	05/09	Recording And Distribution Of Material Or Information In Violation Of Law Exclusion
CG2017	10/93	Additional Insured - Townhouse Associations
CG2147	12/07	Employment-Related Practices Exclusion
CG3224	06/10	Colorado Changes - Amendment Of Insured Contract Definition
CG4032	05/23	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
IL0125	11/13	Colorado Changes - Civil Union
* L 599	08/25	Absolute Exclusion for Pollution, Infectious Agent, Mold, Silica, Asbestos, and Lead with a Hostile Fire Exception for Pollution Only and with a Food Borne Illness Exception
L-232s	09/05	Classification Limitation Endorsement
L-278	03/14	Independent Contractors/Subcontractors Exclusion
L-526	01/15	Absolute War Or Terrorism Exclusion
L-532	08/03	Exclusion - Construction Operations
L-549	12/07	Absolute Professional Liability Exclusion
L-600	08/05	Pre-Existing Or Progressive Damage Or Defect Exclusion
L-783NPP	07/18	Amendment of Liquor Liability Exclusion
L-787	05/13	Infringement Of Copyright, Patent, Trademark Or Trade Secret Endorsement

The following forms apply to the Commercial Property coverage part

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
CP 115	11/04	Outdoor Property Enhancement

Endorsements marked with an asterisk (*) have been added to this policy or have a new edition date and are attached with this certificate.

EXTENSION OF DECLARATIONS

Policy No. NPP1644010A

Effective Date: 04/01/2026

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

FORMS AND ENDORSEMENTS

CP 117	04/15	Multiple Deductible Form
CP 141 DEP	04/20	Changes - Actual Cash Value and Depreciation Definition
CP 142	04/14	Protective Devices Or Services Provisions
CP 224	02/11	Asbestos Material Exclusion
CP 225	02/11	Exclusion - Lead Contamination
* CP 226	09/25	Absolute Exclusion for Pollution
CP 227	02/11	Mold, Fungus, Bacteria, Virus Or Organic Pathogen Exclusion
CP0010	06/07	Building And Personal Property Coverage Form
CP0090	07/88	Commercial Property Conditions
CP1030	06/07	Causes Of Loss - Special Form
CP1032	08/08	Water Exclusion Endorsement
CP1036	10/12	Limitations On Coverage For Roof Surfacing
CP1075	12/20	Cyber Incident Exclusion
Notice-Cyber Incident Excl-CY	10/20	Cyber Incident Exclusion Endorsement Advisory Notice to Policyholders
NTE	12/20	Notice of Terrorism Exclusion
P 246	01/15	Exclusion of War, Military Action and Terrorism

The following forms apply to the Directors And Officers Liability coverage part

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
CAP	08/15	Community Association Directors & Officers Liability Coverage Form
CAP CO	02/16	Colorado State Amendatory Endorsement
CAP-235	08/15	Data Breach & Identity Theft Endorsement
CAP-238	08/17	Amend Definition of Organization
CO Notice	12/18	Important Notice to Policyholder
PL 1 PFAS	03/23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (Pfas)

Endorsements marked with an asterisk (*) have been added to this policy or have a new edition date and are attached with this certificate.

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

Policy No. NPP1644010A

Effective Date: 04/01/2026
12:01 STANDARD TIME

DESCRIPTION OF PREMISES

<i>Prem</i>	<i>Bldg</i>	<i>Location, Construction, Occupancy and Other Information</i>	<i>Territory</i>	<i>Fire Code</i>
1	1	800 Esprit Lane , Fruita, CO 81521	002	0313
		Description: Community Association		
		Covered Causes of Loss: Special	Protection Class	6
		Construction: Frame	Square Footage:	200
		Special Deductible: \$2,500	Special Deductible Type:	Wind and Hail

COVERAGES PROVIDED - INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN

<i>Prem</i>	<i>Bldg</i>	<i>Coverage</i>	<i>Limits of Insurance</i>	<i>Deductible</i>	<i>Coinsurance % or Monthly Indemnity</i>	<i>+ Valuation</i>	<i>Premium</i>
1	1	Building	\$22,300	\$1,000	80%	RC	\$152
1	1	Outdoor Equipment	\$22,300	\$1,000	80%	RC	\$152
MINIMUM PREMIUM FOR PROPERTY COVERAGE PART:							\$150
TOTAL PREMIUM FOR PROPERTY COVERAGE PART:							\$304
MP - minimum premium							
+ Valuation: ACV - Actual Cash Value; RC - Replacement Cost; RC/ACV - Replacement Cost/ACV Roof FBV - Functional Building Value; AA - Agreed Amount; ALS - Actual Loss Sustained							

LOSS PAYABLE(S): NONE

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Endorsement EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

Policy No. NPP1644010A

Effective Date: 04/01/2026
12:01 STANDARD TIME

LIMITS OF INSURANCE

Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit (Any One Person/Organization)	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damages To Premises Rented To You (Any One Premises)	\$100,000
Products/Completed Operations Aggregate Limit	Included
General Aggregate Limit	\$2,000,000

LIABILITY DEDUCTIBLE

\$0

LOCATIONS OF ALL PREMISES YOU OWN, RENT OR OCCUPY

<i>Location</i>	<i>Address</i>	<i>Territory</i>
1	800 Esprit Lane , Fruita, CO 81521	002

PREMIUM COMPUTATION

<i>Loc</i>	<i>Classification</i>	<i>Code No.</i>	<i>Premium Basis</i>	<i>Rate</i>		<i>Advance Premium</i>	
				<i>Pr/Co</i>	<i>All Other</i>	<i>Pr/Co</i>	<i>All Other</i>
1	Community Associations - Not-for-Profit only	68500	91 Per Unit	Included	9.200	Included	\$837
1	Additional Insured - Townhouse Association	49950	1 Flat	Included	0.000	Included	Included
1	Playground - Association risk only	46671	1 Per Playground	Included	45.000	Included	\$45
1	Lakes - existence hazard only Community Association Not-For-Profit only	45524	2 Per Acre	Included	100.000	Included	\$200

MINIMUM PREMIUM FOR GENERAL LIABILITY COVERAGE PART: \$500

TOTAL PREMIUM FOR GENERAL LIABILITY COVERAGE PART: \$1,082

(This Premium may be subject to adjustment.) **MP - minimum premium**

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Form EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

DIRECTORS & OFFICERS LIABILITY COVERAGE PART DECLARATIONS

PLEASE READ YOUR POLICY CAREFULLY.

THIS IS A CLAIMS MADE POLICY COVERAGE FORM AND UNLESS OTHERWISE PROVIDED HEREIN, THE COVERAGE OF THIS FORM IS LIMITED TO LIABILITY FOR CLAIMS FIRST MADE DURING THE POLICY PERIOD, OR THE EXTENSION PERIOD, IF APPLICABLE. DEFENSE COSTS SHALL BE APPLIED AGAINST THE RETENTION.

No. NPP1644010A

Effective Date: 04/01/2026

12:01 AM STANDARD TIME

ITEM I. PARENT ORGANIZATION AND PRINCIPAL ADDRESS

**VINTNERS FARM HOMEOWNERS ASSOCIATION
PO BOX 32
FRUITA, CO 81521**

ITEM II. POLICY PERIOD: (MM/DD/YYYY) From: 04/01/2026 To: 04/01/2027

Community Association Directors & Officers Liability - D&O/EPL

ITEM III. LIMITS OF LIABILITY	\$1,000,000	EACH CLAIM
	\$1,000,000	IN THE AGGREGATE
ITEM IV. RETENTION:	\$1,000	EACH CLAIM
ITEM V. PREMIUM:	\$1,092	

ITEM VI. Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:
See Endorsement EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

This endorsement changes insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

ABSOLUTE EXCLUSION FOR POLLUTION, INFECTIOUS AGENT, MOLD, SILICA, ASBESTOS, AND LEAD WITH A HOSTILE FIRE EXCEPTION FOR POLLUTION ONLY AND WITH A FOOD BORNE ILLNESS EXCEPTION

SECTION I – COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Paragraph 2. Exclusions, f. **Pollution** is deleted in its entirety and replaced with the following:

Pollution, Infectious Agent, Mold, Silica, Asbestos and Lead

1. “bodily injury”;
2. “property damage”;
3. “personal and advertising injury”; or
4. medical expenses;

arising out of, related to, resulting from, in concurrence or in any sequence with, or which involves, directly or indirectly, in whole or in part, any actual, alleged or threatened:

1. existence of;
2. exposure to;
3. transmission of;
4. ingestion of;
5. inhalation of;
6. absorption of;
7. discharge of;
8. dispersal of;
9. seepage of;
10. release of;
11. escape of;
12. remediation of; or
13. contact with;

any “pollutants”, “infectious agent”, mold, “silica”, asbestos, or lead.

This exclusion applies whether or not any of the foregoing are:

1. sudden, accidental or gradual in nature; or
2. expected or intended from the standpoint of any insured.

This exclusion applies whether or not such “bodily injury”, “property damage”, “personal and advertising injury” or medical expenses arise out of or are caused by, in whole or in part, any actual or alleged negligence or other wrongdoing with respect to:

1. the devaluation of property;
2. the taking or use of any person’s or entity’s property or air space, or the acquisition of or interference with the rights of any person or entity in such property or air space;
3. the testing, monitoring, clean-up, removal, disposal, containment, mitigation, treatment, detoxification or neutralization of any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead or the failure to do any of the foregoing;

4. the failure to prevent or limit the spread of any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead;
5. the failure to warn or provide sufficient warning of any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead;
6. the failure to report any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead to any federal, state or local government agency, body or department having authority or responsibility for public health;
7. any response to or assessment of the actual or alleged effects of any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead;
8. any litigation or regulatory or administrative proceeding in which any insured may be a party;
9. any water damage or the failure to disclose water damage; or
10. any other action or failure to take action, whether or not related to any of the above, that caused or resulted in or is alleged to have caused or resulted in, directly or indirectly, any “bodily injury”, “property damage”, “personal and advertising injury” or medical expense.

This exclusion applies even if the “pollutant”, “infectious agent”, mold, “silica”, asbestos, or lead has a function in or is used by you in your:

- | | |
|----------------|--------------|
| 1. business; | 4. premises; |
| 2. products; | 5. site; or |
| 3. operations; | 6. location. |

Hostile Fire Exception

This exclusion does not apply to "bodily injury", "property damage", “personal and advertising injury” or medical expense arising out of heat, smoke, or fumes from a "hostile fire" unless that "hostile fire" occurred or originated:

- (1) at any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing, or treatment of “waste”; or
- (2) at any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or, in any way, to respond to or assess the effects of, "pollutants", “Infectious agent”, mold, “silica”, asbestos or lead.

Food Borne Illness Exception

This exclusion does not apply to “bodily injury”, “property damage”, “personal and advertising injury” or medical expense arising from the consumption of food products intended for human consumption.

SECTION V – DEFINITIONS - Paragraph 15 is deleted in its entirety and replaced with the following:

“Pollutants” mean[s] any:

- | | |
|------------|---------------------|
| 1. solid; | 5. fungal; |
| 2. liquid; | 6. electromagnetic; |

- 3. gaseous;
- 4. bacterial;
- 7. thermal; or
- 8. other;

substance or material that can be toxic or hazardous; or cause contamination or irritation to persons, animals, property or the environment, including, but not limited to:

- 1. smoke;
- 2. vapor;
- 3. soot;
- 4. fumes;
- 5. gases;
- 6. acids;
- 7. alkalis;
- 8. chemicals;
- 9. “volatile organic compound”;
- 10. radon;
- 11. combustion byproducts; and
- 12. “waste”.

Specific examples identified as “pollutants” include, but are not limited to:

- 1. diesel, kerosene and other fuel oils;
- 2. carbon monoxide and other exhaust gases;
- 3. mineral spirits and other solvents;
- 4. tetrachloroethylene;
- 5. perchloroethylene (PERC);
- 6. trichloroethylene (TCE);
- 7. methylene chloroform;
- 8. dry cleaning chemicals;
- 9. chlorofluorocarbons;
- 10. chlorinated hydrocarbons;
- 11. adhesives;
- 12. pesticides;
- 13. insecticides; and

14. all substances specifically listed, identified, or described as “pollutants” by one or more of the following references:

- a. **Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) Priority List Hazardous Substances;**
- b. **Agency for Toxic Substances And Disease Registry ToxFAQs™;**
- c. **U.S. Environmental Protection Agency EMCI Chemical References Complete Index;** or
- d. Any hazardous substance list maintained by any state, county or other government agency or department.

SECTION V – DEFINITIONS is amended to include the following definitions:

“Infectious Agent” means any organic irritant or contaminant, including but not limited to:

- 1. virus;
- 2. pathogen;
- 3. bacterium;
- 4. toxin;
- 5. fungus;
- 6. protozoan;
- 7. prion or other abnormal protein;
- 8. parasite or other organism;
- 9. any byproducts of 1 through 8 above including but not limited to mycotoxin, mildew and any biogenic aerosol; whether or not endemic, epidemic or pandemic or of a local, regional, national or international concern.

“Silica” means silica in any form and any of its derivatives, including but not limited to:

1. silica dust;
2. silicon dioxide;
3. crystalline silica;
4. quartz; and
5. non-crystalline (amorphous) silica.

“Volatile organic compound” means any organic compound which discharges, emits or releases gases. Examples include, but are not limited to:

- | | |
|---|-----------------------|
| 1. formaldehyde; | 5. solvents; |
| 2. pesticides; | 6. paints; |
| 3. adhesives; | 7. varnishes; and |
| 4. construction materials made
with organic chemicals; | 8. cleaning products. |

“Waste” means any property intended to be disposed, recycled, reused or reclaimed by the owner or user thereof.

All other terms and conditions of this policy are the same. This endorsement is a part of your policy. It takes effect on the effective date of your policy unless another effective date is shown.

This endorsement modifies insurance provided under the following:

**BUILDING AND PERSONAL PROPERTY COVERAGE FORM
 CONDOMINIUM ASSOCIATION COVERAGE FORM
 CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
 BUILDERS RISK COVERAGE FORM
 BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
 BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM
 EXTRA EXPENSE COVERAGE FORM
 STANDARD PROPERTY POLICY**

Protective Devices Or Services Provisions

SCHEDULE

Premises Number	Building Number	Protective Safeguard Symbols Applicable	Description of Protective Safeguard	Effective Date
ALL	ALL	P-6	All electric is on functioning and operational circuit breakers	04/01/2026
ALL	ALL	P-5	Functioning and operational smoke/heat detectors in all units or occupancies	04/01/2026

The following is added to the policy:

A. Protective Safeguards

1. As a condition of this insurance, you are required to have and maintain the protective devices or services listed in the Schedule above.
2. The protective safeguards to which this endorsement applies are identified by the following symbols:
 - a. **"P-1"** Automatic Sprinkler System, including related supervisory services.
 Automatic Sprinkler System means:
 - 1) Any automatic fire protective or extinguishing system, including connected:
 - (a) Sprinklers and discharge nozzles;
 - (b) Ducts, pipes, valves and fittings;
 - (c) Tanks, their component parts and supports; and
 - (d) Pumps and private fire protection mains.
 - 2) When supplied from an automatic fire protective system:
 - (a) Non-automatic fire protective systems; and
 - (b) Hydrants, standpipes and outlets.
 - b. **"P-2"** Automatic Fire Alarm, protecting the entire building, that is:
 - 1) Connected to a central station; or
 - 2) Reporting to a public or private fire alarm station.
 - c. **"P-3"** Security Service, with a recording system or watch clock, making hourly rounds covering

the entire building, when the premises are not in actual operation.

- d. "P-4" Service Contract with a privately owned fire department providing fire protection service to the described premises.
- e. "P-5" Functioning and operational smoke/heat detectors in all units or occupancies.
- f. "P-6" All Electric is on functioning and operational circuit breakers.
- g. "P-7" Functioning and operational central station burglar alarms with a monitoring contract.
- h. "P-8" Functioning and operational surge protectors on all computer and audio-video equipment.
- i. "P-9" Refrigeration maintenance contract on all refrigeration equipment.
- j. "P-10" Functioning and operational automatic fire suppression system per NFPA 96 on all cooking equipment.
- k. "P-11" Vacant section(s) secured and locked.
- l. "P-12" No candles left burning unattended in the building.
- m. "P-13" Construction site perimeter is protected with a locked fence.
- n. "P-14" Watchman on premises when work not being conducted at the construction site.
- o. "P-15" Any item on a display rack with a sales price of \$250 or more must be affixed with a security sensor or chained and locked to a rack.
- p. "P-16" The building is protected from lightning with an approved NFPA 780 installation.
- q. "P-17" Flammable liquids must be stored in NFPA #30 approved cabinets.
- r. "P-18" No smoking signs must be posted and enforced.
- s. "P-19" No structural work on the load bearing members of the building.
- t. "P-20" Spray booth is installed with UL approved fixtures, lighting and electrical outlets according to NFPA 33.
- u. "P-21" The protective system described in the schedule.
- v. "P-22" All water is turned off unless the building is 100% sprinklered and the system is drained.
- W. "P-23" Maintain heat at a level throughout the building to prevent pipes from freezing.

3. The following is added to the EXCLUSIONS section of:

- a. **Causes of Loss - Basic Form**
- b. **Causes of Loss - Broad Form**
- c. **Causes of Loss - Special Form**
- d. **Standard Property Policy**

With respect to "P-1", "P-2", "P-3", "P-4", "P-5", "P-6", "P-8", "P-10", "P-11", "P-12", "P-16", "P-17", "P-18", and "P-20" we will not pay for loss or damage caused by or resulting from fire if, prior to the fire, you:

- (1) Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- (2) Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

If part of an Automatic Sprinkler System is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within

48 hours.

With respect to **“P-3”**, **“P-7”**, **“P-11”**, **“P-13”**, **“P-14”** and **“P-15”**, we will not pay for loss or damage caused by or resulting from vandalism, burglary, theft or any other act of stealing if, prior to vandalism, burglary, theft or any other act of stealing you:

- (1) Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- (2) Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

With respect to **“P-6”** and **“P-8”** we will not pay for loss or damage caused by or resulting from “equipment breakdown”, electrical disturbance or expediting expenses as a result of an electrical disturbance if, prior to the “equipment breakdown” you:

- (1) Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- (2) Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

With respect to **“P-9”** we will not pay for loss or damage caused by or resulting from “equipment breakdown”, spoilage, or expediting expenses as a result of spoilage if, prior to the “equipment breakdown” you:

- (1) Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- (2) Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

With respect to **“P-19”** we will not pay for loss or damage caused by or resulting from collapse.

With respect to **“P-21”** we will not pay for loss or damage caused by or resulting from fire, vandalism, burglary, theft or any other act of stealing, “equipment breakdown”, electrical disturbance or expediting expenses as a result of an electrical disturbance, spoilage, or expediting expenses as a result of spoilage, as applicable, if you:

- (1) Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- (2) Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

With respect to **“P-22”** and **“P-23”** we will not pay for loss or damage caused by or resulting from “water damage”, if prior to the “water damage” you:

- 1) Know of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- 2) Failed to maintain any protective safeguard listed in the Schedule above and over which you had control in complete working order.

For the purpose of this endorsement “water damage” means:

- 1) Accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance containing water or steam;
- 2) Loss or damage caused by or resulting from freezing.

This endorsement changes insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

ABSOLUTE EXCLUSION FOR POLLUTION

The following supersedes the terms and conditions of this policy. This insurance does not apply to:

any loss, cost, damage or expense arising out of, related to, resulting from, in concurrence or in any sequence with, or which involves, directly or indirectly, in whole or in part, any actual, alleged or threatened:

1. existence of;
 2. exposure to;
 3. transmission of;
 4. absorption of;
 5. discharge of;
 6. dispersal of;
 7. seepage of;
 8. release of;
 9. escape of;
 10. remediation of; or
 11. contact with;
- any "pollutants".

This exclusion applies whether or not any of the foregoing are:

1. sudden, accidental or gradual in nature; or
2. expected or intended from the standpoint of any insured.

This exclusion applies whether or not such "loss", cost, damage or expense arises out of or is caused by, in whole or in part, any actual or alleged:

1. devaluation of property;
2. direct physical loss of or damage to Covered Property;
3. loss of Business Income you sustain due to the necessary suspension of your "operations" during the "period of restoration";
4. extra expense you incur during the "period of restoration";
5. the taking or use of any person's or entity's property or air space, or the acquisition of or interference with the rights of any person or entity in such property or air space;
6. the testing, monitoring, clean-up, removal, disposal, containment, mitigation, treatment, detoxification or neutralization of any "pollutants" or the failure to do any of the foregoing;
7. the failure to prevent or limit the spread of any "pollutants";
8. the failure to warn or provide sufficient warning of any "pollutants";
9. the failure to report any "pollutants" to any federal, state or local government agency, body or department having authority or responsibility for public health;
10. any response to or assessment of the actual or alleged effects of any "pollutants";
11. any litigation or regulatory or administrative proceeding in which any insured may be a party;
12. any water damage or the failure to disclose water damage; or

13. any other action or failure to take action, whether or not related to any of the above, that caused or resulted in or is alleged to have caused or resulted in, directly or indirectly, any loss, cost, damage or expense.

This exclusion applies even if the “pollutants” have a function in or are used by you in your:

1. business;
2. products;
3. operations;
4. premises;
5. site; or
6. location.

H. Definitions 2. deleted in its entirety and replaced with the following:

“Pollutants” mean[s] any:

1. solid;
2. liquid;
3. gaseous;
4. bacterial;
5. fungal;
6. electromagnetic;
7. thermal; or
8. other;

substance or material that can be toxic or hazardous; or cause contamination or irritation to persons, animals, property or the environment, including, but not limited to:

1. smoke;
2. vapor;
3. soot;
4. fumes;
5. gases;
6. acids;
7. alkalis;
8. chemicals;
9. “volatile organic compound”;
10. radon;
11. combustion byproducts; and
12. “waste”.

Specific examples identified as “pollutants” include, but are not limited to:

1. diesel, kerosene and other fuel oils;
2. carbon monoxide and other exhaust gases;
3. mineral spirits and other solvents;
4. tetrachloroethylene;
5. perchloroethylene (PERC);
6. trichloroethylene (TCE);
7. methylene chloroform;
8. dry cleaning chemicals;
9. chlorofluorocarbons;
10. chlorinated hydrocarbons;
11. adhesives;
12. pesticides;
13. insecticides; and

14. all substances specifically listed, identified, or described as “pollutants” by one or more of the following references:
 - a. **Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) Priority List Hazardous Substances;**
 - b. **Agency for Toxic Substances And Disease Registry ToxFAQs™;**
 - c. **U.S. Environmental Protection Agency EMCI Chemical References Complete Index;** or
 - d. Any hazardous substance list maintained by any state, county or other government agency or department.

H. Definitions, 2. is amended to include the following definitions:

“Volatile organic compound” means any organic compound which discharges, emits or releases gases. Examples include, but are not limited to:

1. formaldehyde;
5. solvents;

2. pesticides;
3. adhesives;
4. construction materials made with organic chemicals;
6. paints;
7. varnishes; and
8. cleaning products.

“Waste” means any property intended to be disposed, recycled, reused or reclaimed by the owner or user thereof.

All other terms and conditions of this policy are the same. This endorsement is a part of your policy. It takes effect on the effective date of your policy unless another effective date is shown.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Limitations On Coverage For Roof Surfacing

This endorsement modifies insurance provided under the following:

BUILDERS RISK COVERAGE FORM
 BUILDING AND PERSONAL PROPERTY
 COVERAGE FORM
 CONDOMINIUM ASSOCIATION COVERAGE FORM
 CONDOMINIUM COMMERCIAL UNIT-OWNERS
 COVERAGE FORM
 STANDARD PROPERTY POLICY

SCHEDULE

Premises Number	Building Number	Indicate Applicability (Paragraph A. and/or Paragraph B.)
1	1	Paragraph B

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. The following applies with respect to loss or damage by a **Covered Cause of Loss (including wind and hail if covered)** to a building or structure identified in the Schedule as being subject to this Paragraph **A.**:

Replacement Cost coverage (if otherwise applicable to such property) does not apply to roof surfacing. Instead, we will determine the value of roof surfacing at actual cash value as of the time of loss or damage.

C. For the purpose of this endorsement, roof surfacing refers to the shingles, tiles, cladding, metal or synthetic sheeting or similar materials covering the roof and includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection, as well as roof flashing.

B. The following applies with respect to loss or damage by **wind and/or hail** to a building or structure identified in the Schedule as being subject to this Paragraph **B.**:

We will not pay for cosmetic damage to roof surfacing caused by wind and/or hail. For the purpose of this endorsement, cosmetic damage means that the wind and/or hail caused marring, pitting or other superficial damage that altered the appearance of the roof surfacing, but such damage does not prevent the roof from continuing to function as a barrier to entrance of the elements to the same extent as it did before the cosmetic damage occurred.

NOTICE OF TERRORISM EXCLUSION

You were notified that under the federal Terrorism Risk Insurance Program Reauthorization Act of 2019 ("The Act"), that you had a right to purchase insurance coverage for losses arising out of acts of terrorism, as *defined in Section 102(1) of the Act*.

You opted not to purchase this coverage.

The War and/or Terrorism Exclusion that is a part of this policy is therefore in full force and effect.

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